

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 9/15/2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$1,144,702	+4.4%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

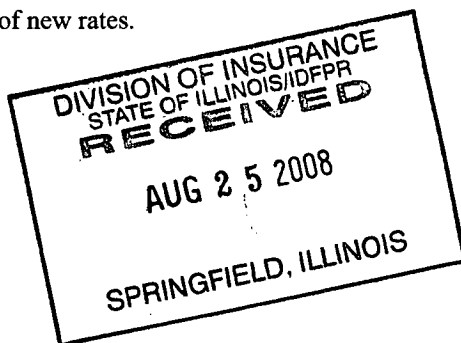
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revised territory definitions, Rating sequence, Base Rates, Deductible Options. Added Multiple Family Surcharge, Town House or Row House Surcharge, Special Personal Property Coverage, Solid Fuel Burning Device Surcharge, Credit Card Coverage, Refrigerated Property Coverage, Owned Snowmobile Liability, Snowmobile Physical Loss, and Policy Fee.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.



Fidelity Natl P & C Ins Co  
Name of Company

Tammie Genovese, Product Analyst

Official - Title

**RECEIVED**

JUL - 8 2008

IDFPR (MPC)  
DIVISION OF INSURANCE  
SPRINGFIELD

Form (RF-3)

## SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10/01/2008

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	5,155	-21.8%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Filing applies statewide

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Decrease liability rates for program

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will  
result from application of new rates.First American Property &  
Casualty Ins CoName of CompanyKen Guillaume, CPCU, VP

Official - Title

Change in Company's premium or rate level produced by rate revision effective 11/01/2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	278,298	-14.0 Estimated
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

Base rate and key factors revised statewide. Relativity factors adjusted in territories AA, AD, AE, AF, AM, AN, AP.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

New Mine Subsidence limits, deductible caps removed, new optional endorsements, multi-product &amp; new home credits increased &amp; expanded, solid fuel stove surcharge added.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

First American Property &  
Casualty Ins Co

Name of Company

Ken Guillaume CPCU, VP

Official - Title

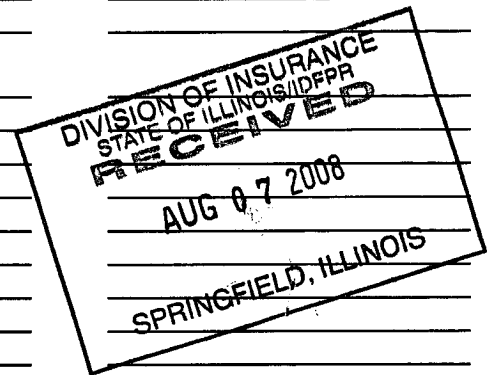
Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

07/30/2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	355,976	+6.2%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A - Applies to all territories and all classes

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

New rating algorithm and introduction of new tiering program using various tier assignment variables including credit score.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

Garrison Property and Casualty  
Insurance Company

Name of Company

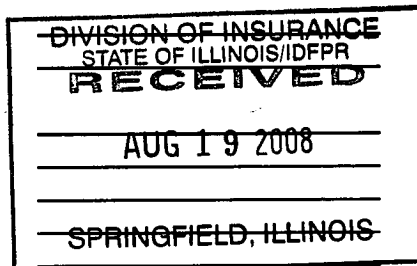
Jay Pantusa, Director  
Regulatory Compliance

Official - Title

SUMMARY SHEET  
Form (RF-3)

Change in Company's premium or rate level produced by rate revision  
effective: September 8, 2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	<hr/> <hr/>	
2. Automobile Physical Damage Private Passenger Commercial	<hr/> <hr/>	
3. Liability Other Than Auto	<hr/>	
4. Burglary and Theft	<hr/>	
6. Fidelity	<hr/>	
7. Surety	<hr/>	
8. Boiler and Machinery	<hr/>	
9. Homeowners	<u>\$397,654</u>	<u>-0.40%</u>
10. Commercial Multi-Peril	<hr/>	
11. Other: <hr/>	<hr/>	<hr/>
<u>Line of Insurance</u>		



Does filing only apply to certain territory(ies) or certain classes? No  
If so, specify: 

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Brief description of filing. (If filing follows rates of an advisory organization, specify organization): We are revising our base rates, water backup rates, Loss Experience Rating, Auto/Home Discount and Prime of Life Discount. We are adding new \$1,000, \$2,000 and \$7,500 deductible options and revising our Age of Dwelling Discount.  
We are also moving some of our rates from the manual to the Rate Document. We are revising our territories, the new territories include counties: Cook, DuPage, Kane, Lake, McHenry and Will.  
We are also revising our Protection/Construction Relativities and Policy Size Relativities.  
We are also revising our Superior Construction Credit to include surfaces treated with No Burn Plus.  
We are making revisions to our payment plan chart and including an online credit card payment option.

\* Estimated annual premium for all companies

\*\* Change in Company's rate adequacy level which will result from application of new rates.

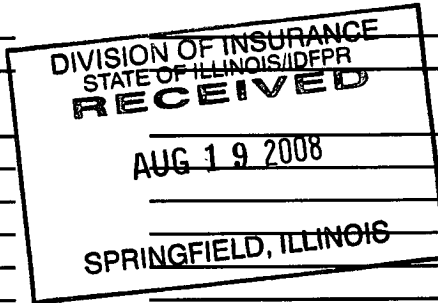
State Automobile Mutual Insurance Company  
Name of Company

C. Dean Mefford III, Senior Actuarial Analyst  
Official - Title

SUMMARY SHEET  
Form (RF-3)

Change in Company's premium or rate level produced by rate revision  
effective: September 8, 2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Homeowners	\$2,397,815	-0.40%
10. Commercial Multi-Peril		
11. Other:		
<u>Line of Insurance</u>		



Does filing only apply to certain territory(ies) or certain classes? No  
If so, specify: \_\_\_\_\_

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): We are revising our base rates, water backup rates, Loss Experience Rating, Auto/Home Discount and Prime of Life Discount. We are adding new \$1,000, \$2,000 and \$7,500 deductible options and revising our Age of Dwelling Discount. We are also moving some of our rates from the manual to the Rate Document. We are revising our territories, the new territories include counties: Cook, DuPage, Kane, Lake, McHenry and Will. We are also revising our Protection/Construction Relativities and Policy Size Relativities. We are also revising our Superior Construction Credit to include surfaces treated with No Burn Plus. We are making revisions to our payment plan chart and including an online credit card payment option.

\* Estimated annual premium for all companies

\*\* Change in Company's rate adequacy level which will result from application of new rates.

State Auto Property & Casualty Insurance Company  
Name of Company

C. Dean Mefford III, Senior Actuarial Analyst  
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

07/30/2008

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. <u>Homeowners</u>	21,778,236	+19.1%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A – applies to all territories and all classes

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

New rating algorithm and introduction of new tiering program using various tier assignment variables including credit score.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

United Services Automobile Association

Name of Company

Jay Pantusa, Director  
Regulatory Compliance

Official - Title

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Commercial		
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4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. <u>Homeowners</u>	14,992,815	+16.7%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

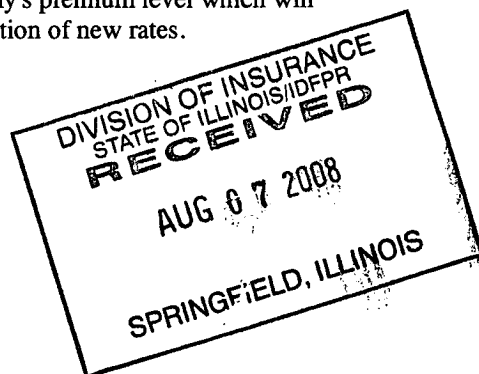
N/A - Applies to all territories and all classes

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

New rating algorithm and introduction of new tiering program using various tier assignment variables including credit score.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

USAA - Casualty Insurance  
Company

Name of Company

Jay Pantusa, Director  
Regulatory Compliance

Official - Title



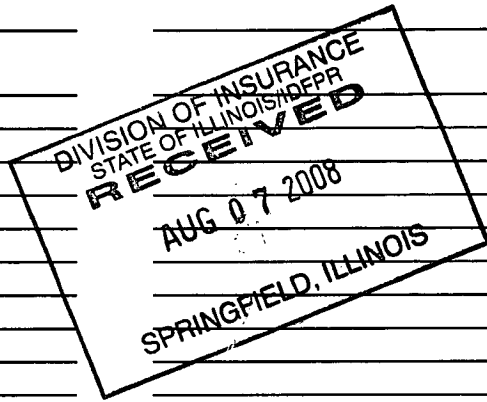
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07/30/2008

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Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. <u>Homeowners</u>	102,592	+27.6%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		



Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A – Applies to all territories and all classes

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

New rating algorithm and introduction of new tiering program using various tier assignment variables including credit score.

\* Adjusted to reflect all prior rate changes.

\*\* Change in Company's premium level which will result from application of new rates.

USAA – General Indemnity  
Company

Name of Company

Jay Pantusa, Director  
Regulatory Compliance

Official - Title